Basic Home Maintenance Course

Have you wanted to make those basic home repairs but didn’t know where to start? Does your home need minor repairs and you can’t afford to hire someone? The Buncombe County Cooperative Extension Center is offering a five-series Basic Home Maintenance Course beginning Wednesday, February 11, from 11:00 a.m.—1:00 p.m. The remaining dates for the course are: February 13, 18, 20 and 25. Some of the topics to be covered are: saving on your heating and cooling bills, basic plumbing repairs, interior and exterior maintenance, landscaping and lawn care, indoor air quality, common household pests, etc. The course also offers “hands-on” activities that include repairing: leaking faucets, damaged drywall, and replacing window screens. The course will be held at the Buncombe County Extension Center, 94 Coxe Avenue. The fee of $20.00 includes all materials. Space is limited, so pre-registration is necessary. To register, call the Buncombe County Center at 255-5522.

Eat Smart Move More Weigh Less begins this month. This weight management program gives you practical skills to lose or maintain your weight in a healthy way. Even if we were able to maintain and not gain over the holidays, we may still want to plan for eating healthier and moving more in 2009. The class will meet on Mondays starting January 26th through May 16th at our office from 12 pm to 1pm. Plan to attend all sessions or as many as you can. A $25 registration fee applies for supplies and personal journal and magazine. We will also be offering the class in the evening at Calvary Presbyterian Church, 44 Circle St, Asheville on Mondays from January 26th through May 16th from 5:30pm to 6:30pm for a fee of $30. Pre-registration is required and registration is confirmed upon payment receipt. You can call us for more information or to register for either class time.

Persons with disabilities and persons with limited English proficiency may request accommodations to participate in activities mentioned in this newsletter. Please contact this office at 828-255-5522 during business hours at least 3 days prior to the event to discuss accommodations.
Five Tips for Protecting Against Foreclosure

1. **Don’t ignore your mortgage problem.** If you are unable to pay—or haven’t paid—your mortgage, contact the lender as soon as possible. Mortgage lenders want to work with you to resolve the problem, and you may have more options if you contact them early.

2. **Do your homework before you talk to your lender or housing counselor.** Find your original mortgage loan documents and review them. Review your income and budget in addition to gathering information on all your expenses, including food, utilities, car payments, insurance payments, etc. If you don’t feel comfortable talking to your lender, contact a housing or credit counseling agency.

3. **Know your options.** Some options provide short-term solutions/help, while others provide long-term or permanent solutions. You may be able to work out a temporary plan for making up missed payments, or you may be able to modify the loan terms. Sometimes the best option is to sell the house.

4. **Stick to your plan.** Protect your credit score by making timely payments. Prioritize bills and pay those that are most necessary. Consider cutting optional expenses such as eating out and premium cable TV services.

5. **Beware of foreclosure rescue scams.** Con artists take advantage of people who have fallen behind on their mortgage payments and who face foreclosure. They may even call themselves “counselors”. Your mortgage lender or a legitimate housing counselor can best help you decide which option is best for you.

*Source: [www.federalreserve.gov](http://www.federalreserve.gov)*

**Saving on Your Heating Bill**

With the ups and downs of our energy costs, it is important to review some of the habits that will help save money each month. Reducing your energy demands this winter is easy, and many times free:

- Set your thermostat to 68 °F, or your lowest comfortable setting. In most homes, you can save about 2% of your heating bill for each degree you lower your thermostat, i.e.—turning down the thermostat from 70° to 65° saves about 10% ($100 on a $1,000 heating cost).
- Clean or replace HVAC unit filters every month.
- Keep air registers clean and opened in all rooms.
- Keep furniture away from the registers and air returns of your home. Placing furniture on top or against them will cause loss of air circulation.
- Use kitchen and bathroom ventilation fans wisely—use them for short periods to draw moisture and odor out of your home. Running them for extended periods can allow warm air to escape outside.
- Keep draperies and shades open during the day on windows that face the south side of the house. Close the draperies and shades at night in order to retain the heat that has built up in the house.

**Winter Storm Tips**

- Don’t forget to store water. The suggested quantity is 1 gallon per person in the home per day with a 3 day supply available.
- Keep non - perishable foods on hand that do not need to be heated in case the power is off.
- If power does go off, have refrigerator thermometers to check if food is at a safe temperature.
- Have flashlights and batteries accessible.
- Keep necessary medications available.
Helping Children During Stressful Economic Times

Losing your job or having changes in income can affect all family members. It can mean changes in lifestyles for adults and children. Even changes in how much things cost can affect family lifestyles and require making decisions on where it is most important to spend money. Unemployment may mean that other family members need to find jobs or that one or both of the parents are home more. It is best during these times that adults don’t hide the new situation from children, but share and talk with them about how the family is being affected by the changes. Here are some tips for dealing with the stressful times that economic changes can bring to families.

• You can help your child best by taking care of yourself. Try to control the stress you are feeling first and then help your child with their stress from the changes.

• Talk to your children about the changes in your economic situation in a way that is within their understanding. They will not benefit from you keeping income loss a secret. Sometimes they may be able to feel like they are contributing to the family by coming up with ways to save or do things differently.

• Recognize symptoms of stress in your child. Preschoolers – thumb sucking, bedwetting, clinging to parents, sleep disturbances, loss of appetite, fear of the dark, regression in behavior, withdrawal from friends and routines. Elementary School Children – irritability, aggressiveness, clinginess, nightmares, school avoidance, poor concentration, withdrawal from activities and friends. Adolescents – sleeping and eating disturbances, agitation, increased conflicts, physical complaints, delinquent behavior and poor concentration. Encourage children to share their feelings and fears and model for them how to positively deal with fear and feelings that can occur with the stress of life changes. If needed, seek help from your children's school counselors, clergy members, or even a mental health provider.

• Promote your family's usual routines of eating a balanced diet, getting adequate rest and plenty of exercise. Sticking with familiar routines provides stability for the children during times of uncertainty in other areas of life.

• Try to keep major changes to a minimum, when possible. Even if major changes are needed such as a move or even separation due to employment options, avoid other changes that may add up to overwhelm you and them as well. Look for positive solutions to your family's challenges.

• Listen to your children. Allow them to express their frustration and anger without feeling like you have to fix it right away for them. Share that these things also make you frustrated and the changes seem unfair. So often, we end up lecturing or trying to convince our children to not feel a negative feeling because we want them to feel happy and good.

• Find things to do as a family that don’t cost a lot of money. You could start a story night where, as a family, you begin creating a story and build upon the story the next time you take time to do it. Each member can add a part or character.

• Lastly, remember to let them know you love them and are in this together.
Set Priorities for Spending

In today’s economy, many circumstances can lead to abrupt reductions in income. While this is painful, the pain can be minimized if family members communicate openly and if the family works out and follows a spending plan. No longer can the family afford to “waste” money on luxurious, frivolous, or unnecessary items. Because of this, family members need to try to reach an agreement as to which goods and services are of highest priority, which are less important, and which can be postponed or replaced by less expensive substitutes until the financial picture improves.

If your family hasn’t followed a spending plan, this is the time to start. A spending plan is like a road map as it tells you where you are, where you have been, and how to proceed toward your desired financial destination. Creating a spending plan is not difficult. The major requirements include income and spending records, a knowledge of family spending goals and priorities, and some discipline to get the plan started and see it through.

On a record sheet labeled “Income”, list all the expected income for each month of the year. When the amount of income is uncertain, it is better to err on the conservative side in your estimates. To be safe, create your spending plan to the worst case estimate. Once the income sheet is completed it is time to complete the expense piece. Expenses are divided into those that are fixed, at least in the short term, and those that are variable or flexible.

Fixed expenses include all those that your family is obligated to pay at a set amount. They may be monthly expenses like rent or a mortgage payment, and health insurance, or expenses due annually or semi-annually like real estate taxes or car insurance.

List all fixed expenses for the year under the month they come due. Once fixed expenses are listed, flexible expenses are the next concern. These are trickier to estimate and to control. If your family has no idea where money goes, look back through checkbooks, receipts or credit card records for amounts spent of food, clothing, entertainment, household supplies, etc.

Once you have all your expenses it is time to subtract them from the income. Is the remainder positive or negative? Do you have savings in case of an emergency? If there is a negative, where can cuts be made so they cause the least sacrifice in family welfare? This is the time for the family to agree on a plan for changing the way income is allocated. A family that is operating “in the red” month after month needs a couple of things to happen: expenses must be reduced, income must rise, or both.

Is it Flu or CO Poisoning

This is the time of year when the flu season begins to take its toll. It is also the time of year for carbon monoxide poisoning which can mimic the flu. Carbon monoxide (CO) is especially dangerous for children, older adults and people who have heart or respiratory conditions. It can cause headaches, nausea, fatigue, dizziness, drowsiness, and burning eyes. Prolonged exposure causes more severe symptoms, including confusion, disorientation, convulsions, and unconsciousness. In very severe cases it can be fatal. CO is responsible for half of the fatal poisonings in the US each year.

Carbon Monoxide is produced by incomplete combustion of fuels such as oil, propane, coal, wood, natural gas, gasoline, diesel fuel, charcoal, and kerosene. Faulty or inadequately vented vehicles and appliances that use these fuels - furnaces, fireplaces, woodstoves, charcoal grills, kerosene heaters, gas hot water heaters, gas dryers, etc. can produce deadly amounts of carbon monoxide. During power outages or if cut off from utilities individuals have resorted to dangerous measures, including bringing generators indoors for power and firing up everything from barbecue grills to portable patio warmers for heat. **DO NOT MAKE THIS DEADLY MISTAKE!**

If you use combustion appliances in your home, have them inspected annually. Install at least one carbon monoxide detector and check it regularly to make sure it is working properly.
HAPPY SHOPPING IN THE NEW YEAR!!

As we face the New Year, one of our objectives is to prepare nutritious foods for our families on a budget.

Unlike other fixed monthly costs, such as mortgages or car payments, the amount you spend on groceries is somewhat flexible. Before going grocery shopping, figure out how much money you have to spend on food. This includes cash you have budgeted for food, Food Stamps and WIC vouchers.

Next, you need to make a menu plan for your family. Make a list of at least 10 recipes you use often or want to use. Next time add five more recipes. Include family favorites and new recipes you want to try. Discard any recipe your family does not like.

PLANNING SAVES TIME AND MONEY

Make a shopping list from the recipes you have, but also include other food needs; staples such as peanut butter, rice, noodles, fruit, etc. Check your refrigerator, pantry and freezer to see what you have on hand. Make sure you have included foods from all food groups.

REMEMBER: EAT A RAINBOW!!

If you have spaghetti noodles on hand, and ground beef is on sale, plan spaghetti for a meal next week. Make a double batch and save one for later. If you have children in the house, let them help with the planning. If they have chosen the food they are more likely to try it.

IT SOMETIMES TAKES CHILDREN 10-29 TRIES TO LIKE A NEW FOOD

This time of year it’s a good idea to have an EMERGENCY BOX. Be sure to include items that can be eaten without cooking, such as peanut butter, crackers, tuna, etc. Commercially processed foods can be eaten out of the can; they do not have to be heated.

Use fresh foods that are in season such as sweet potatoes in the fall and strawberries in the spring. Fresh, dried, canned or frozen, all contain vitamins and nutrients your family needs.

Check in-store flyers for what is on sale. Most grocery stores have the same things on sale each week just in a different form, so don’t run from store to store chasing specials.

If you have internet access, you can shop these ads before going to the store. You might even find some coupons. Use coupons only if they are for items you usually use and the cost with the coupon is lower than similar products. In our area most coupons are in the Sunday news paper. Sometimes stores will mail fliers out to you, call and check. Buy one get one free sales are great. Some stores allow you to buy items at half price at others you can get one item free. (Check before you go through the check out).

Don’t get fooled into thinking everything that has the words “sale” or “bargain” is a deal. Compare similar products and know your prices.

Buying in bulk is also a good way to save. Form a “Shopping Club” and buy in large quantities and divide the cost. Make sure you have a safe place to store these items. If you cannot keep them safely and have to throw something out, that’s money down the drain. Remember: When in doubt-throw it out.

Discount groceries are another good way to save. Be sure to watch expiration dates, dented and dirty containers. Slightly crushed boxes are okay if the inner plastic liner is not broken. Expiration dates are important; most of the time items can be used several days after that date or frozen to save longer. (Call our office for more information on food safety)

KEEP IN MIND, IF IT’S NOT ON YOUR LIST CHANCES ARE YOU DON’T NEED IT.
When Worries Get You Down

Most of us start off the New Year with a handful of resolutions and the hope for making changes in our lives during the next year. If this year, your hands are full with worries instead of resolutions, try problem solving to get a handle on those worries and moving yourself forward towards solutions. Take these steps with your worries or problems to help you come up with actions to take to make changes.

**Step 1:** Write down a specific problem on a piece of paper and then write down all the worries you have about it underneath. Cross off all of the unrealistic worries or dangers.

**Step 2:** Write down all the information you have about the problem and remaining list of worries.

**Step 3:** Under each worry write down all the solutions to try. For each of these solutions that you come up with, include the consequences, both positive and negative, of doing that solution.

**Step 4:** Decide to do one of the solutions and follow through with it. If it does not work, choose one of the other solutions.

If it seems too overwhelming to try and find solutions to your worries, find a close friend or professional to talk to about them. The perspective of others can sometimes help us deal with problems and worries that appear too big to solve.

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